

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
Windzor Jean

Case No.: 18-19690  
Chapter: 13  
Judge: Gambardella

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I [We], Windzor Jean, am [are] the debtor[s] in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on 01/24/2019.
- 2) I was current with plan payments through present.
- 3) I was current with post-petition mortgage payments through n/a on property located at \_\_\_\_\_.

[If not applicable, skip] [if more than 1 property, add additional lines]

a) The mortgage payments referred to above are [check one]:

- ☐ contractual payments  
☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at \_\_\_\_\_.

☐ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☐ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at \_\_\_\_\_.

☐ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☐ YES ☐ NO

- 5) I was current with post-petition auto payments through n/a on the following automobile(s). [If not applicable, skip]  
\_\_\_\_\_.
- 6) The change in my household income previously reported on Schedule I is \$ 7410.00.  
My current household income is \$ 8063.00. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.]  
My current total household expenses are now \$ 7876.00.
- 7) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

I suffered from Covid and in the hospital in March 2020 and did not go back to work until June 2020.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 9-13-21

/s/ Windzor Jean  
Debtor's Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

*new.12/2020*